

Fill in this information to identify the case:

Debtor 1 Roger L. Tosten

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: MIDDLE District of PA
(State)

Case number 1:20-bk-00081-HWV

Official Form 410S1**Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: State Farm Bank, F.S.B.**Court claim no. (if known):** 6-2**Last 4 digits** of any number you use to identify the debtor's account: 3297 _____**Date of payment change:**
Must be at least 21 days after date of this notice 01 / 01 / 2021**New total payment:** \$ 623.83
Principal, interest, and escrow, if any**Part 1:** Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____**Current escrow payment:** \$ 402.38 ***New escrow payment:** \$ 432.09**Part 2:** Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____**Current interest rate:** _____%**New interest rate:** _____%**Current principal and interest payment:** \$ _____**New principal and interest payment:** \$ _____**Part 3:** Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____**New mortgage payment:** \$ _____

Debtor 1

Roger L. Tosten

First Name

Middle Name

Last Name

Case number (if known) 1:20-bk-00081-HWV

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

/s/ Lauren M. Moyer

Date 12/03/2020

Signature

Print:

Lauren M. Moyer

First Name

Middle Name

Last Name

Title

Attorney for creditor

Company

McCabe, Weisberg & Conway, LLC

Address

123 S. Broad Street, Suite 1400

Number

Street

Philadelphia, PA 19109

City

State

ZIP Code

Contact phone (215) 790 - 1010

Email ecfmail@mwc-law.com

* The "current escrow" referenced on the attached exhibit corresponds to the last payment which was made contractually. The "current escrow" referenced on the instant Notice of Mortgage Payment Change corresponds to the escrow amount required at the time of the most recent payment change.

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Roger L. Tosten

Debtor(s)

State Farm Bank, F.S.B., or its Successor or
Assignee

Movant

vs.

Roger L. Tosten

Charles J DeHart, III (Trustee)

Respondent(s)

Chapter 13

Bankruptcy No. 1:20-bk-00081-HWV

CERTIFICATION OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE

I, Lauren M. Moyer, attorney for State Farm Bank, F.S.B. hereby certify that I served a true and correct copy of the foregoing Notice of Mortgage Payment Change, by United States Mail, first class, postage prepaid, and/or electronic means, upon the following:

Date Served: December 03, 2020

Roger L. Tosten
8023 Molly Pitcher Highway
Greencastle, Pennsylvania
17225

Gary J Imblum
Imblum Law Offices, P.C.
4615 Derry Street
Harrisburg, Pennsylvania
17111
Attorney for Debtor

Charles J DeHart, III (Trustee)
8125 Adams Drive, Suite A
Hummelstown, Pennsylvania
17036
Trustee

United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, Pennsylvania
17101

/s/ Lauren M. Moyer

MARGARET GAIR, ESQUIRE ID # 34419
ANN E. SWARTZ, ESQUIRE ID #201926
LAUREN M. MOYER, ESQUIRE ID # 320589
JAMES FRENCH, ESQUIRE ID # 319597
JOHN M. KOLESNIK, ESQUIRE ID # 308877
Attorney for State Farm Bank, F.S.B.
123 South Broad Street, Suite 1400
Philadelphia, PA 19109
Telephone: (215) 790-1010
Facsimile: (215) 790-1274
Email: ecfmail@mwc-law.com

ROGER L TOSTEN
SHARON A TOSTEN
8023 MOLLY PITCHER HWY
GREENCASTLE PA 17225-9223

10/28/20
LOAN NO:
statefarm.com
Customer Service 1-866-227-4384

Page 1 of 1

Please see the enclosed insert "Understanding Your Escrow Account Disclosure Statement". This handy guide is intended to help you understand your statement and answer some commonly asked questions about your escrow analysis.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

PRESENT LOAN PAYMENT

Your present payment, 03/01/19 consists of: Principal & Interest (P & I)	\$191.74
Escrow Deposit	\$393.70
Total Loan Payment	\$585.44

ANTICIPATED ANNUAL DISBURSEMENTS

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year:	City Tax	\$815.70
	Taxes	\$3,004.65
	Hazard Ins	\$1,161.00

Annual Disbursements: \$4,981.35 One-Twelfth/Monthly Amount: \$415.12

ACCOUNT HISTORY

The following statement of activity in your escrow account from 02/20 through 12/20 displays actual activity as it occurred in your escrow account during that period. Your monthly mortgage payment was \$585.44 and \$393.70 went into your escrow account. If you received Account Projections with a prior analysis, they are included again here for comparison.

Month	Payments		Disbursements		Description	Projected Escrow Account Balance	Actual Escrow Account Balance
	Projected	Actual	Projected	Actual			
					Beginning Balance	\$2,011.91	-\$3,575.93
FEB 2020	402.38	*				2,414.29	-3,575.93
MAR 2020	402.38	*				2,816.67	-3,575.93
APR 2020	402.38	*	808.99	815.70 *	R.E. TAX	2,410.06	-4,391.63
MAY 2020	402.38	*				2,812.44	-4,391.63
JUN 2020	402.38	*				3,214.82	-4,391.63
JUL 2020	402.38	*				3,617.20	-4,391.63
AUG 2020	402.38	*		1,161.00 *	HAZARD INS	4,019.58	-5,552.63
SEP 2020	402.38	401.39 *	2,902.58	3,004.65 *	SCHOOL TAX	1,519.38	-8,155.89
OCT 2020	402.38	8,756.88 E*	1,117.00		E* HAZARD INS	804.76	600.99
NOV 2020	402.38	402.38 E			E	1,207.14	1,003.37
DEC 2020	402.38	402.38 E			E	1,609.52	1,405.75

*** CONTINUED ON REVERSE SIDE ***

JAN 2021	402.38	*	2,011.90
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Under your loan contract and State law your lowest monthly balance should not have exceeded \$804.76.

Month		Anticipated Amount		Description	Projected Escrow	Required Escrow
		To Escrow	From Escrow		Account Balance	Account Balance
				Beginning Balance	\$1,405.75	\$1,660.39
JAN	2021	415.12			1,820.87	2,075.51
FEB	2021	415.12			2,235.99	2,490.63
MAR	2021	415.12			2,651.11	2,905.75
APR	2021	415.12	815.70	R.E. TAX	2,250.53	2,505.17
MAY	2021	415.12			2,665.65	2,920.29
JUN	2021	415.12			3,080.77	3,335.41
JUL	2021	415.12			3,495.89	3,750.53
AUG	2021	415.12			3,911.01	4,165.65
SEP	2021	415.12	3,004.65	SCHOOL TAX	1,321.48	1,576.12
OCT	2021	415.12	1,161.00	HAZARD INS	575.60	830.24
NOV	2021	415.12			990.72	1,245.36
DEC	2021	415.12			1,405.84	1,660.48

Case 1:20-bk-00081-HWV Doc Filed 12/03/20 Entered 12/03/20 08:01:20 Desc
Main Document Page 5 of 5